

DUKE FINANCIAL GROUP, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1127913	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$349	\$311	-10.9%		
Loans	\$275	\$232	-15.6%		
Construction & development	\$11	\$8	-22.8%		
Closed-end 1-4 family residential	\$33	\$28	-16.1%		
Home equity	\$17	\$14	-18.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$2	126.3%		
Commercial & Industrial	\$60	\$48	-19.2%		
Commercial real estate	\$133	\$115	-13.7%		
Unused commitments	\$36	\$26	-28.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$24	\$23	-4.6%		
Asset-backed securities	\$2	\$2	0.5%		
Other securities	\$22	\$19	-13.6%		
Cash & balances due	\$8	\$22	190.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$314	\$276	-12.2%		
Deposits	\$254	\$246	-2.8%		
Total other borrowings	\$58	\$27	-53.5%		
FHLB advances	\$50	\$13	-73.9%		
Equity					
Equity capital at quarter end	\$35	\$35	0.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	10.7%	--		
Tier 1 risk based capital ratio	11.2%	13.8%	--		
Total risk based capital ratio	12.5%	15.0%	--		
Return on equity ¹	7.2%	5.3%	--		
Return on assets ¹	0.7%	0.6%	--		
Net interest margin ¹	4.7%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.0%	27.9%	--		
Loss provision to net charge-offs (qtr)	98.5%	39.6%	--		
Net charge-offs to average loans and leases ¹	1.4%	2.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	15.7%	29.3%	0.0%	0.7%	--
Closed-end 1-4 family residential	6.0%	5.2%	1.5%	1.4%	--
Home equity	1.3%	0.5%	0.0%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	3.5%	7.5%	0.5%	1.4%	--
Commercial real estate	8.4%	8.0%	0.2%	0.5%	--
Total loans	6.2%	7.2%	0.4%	0.8%	--